

**REMARKS**

Reconsideration of the above identified application in view of the preceding amendments and following remarks is respectfully requested.

Claims 1-5, 7-21, 23-32, 35 and 37-67 are pending in this application. By this Amendment, Applicants have cancelled Claims 6, 22 and 36 without prejudice and amended Claims 1,2, 5, 17, 18, 21 and 35. New Claims 37-67 have been added by this amendment. It is respectfully submitted that no new matter has been introduced by these amendments, as support therefor is found throughout the specification and drawings.

Applicant's representative would like to thank Examiner Kazimi for the courtesies extended during our recent telephone conversations. During a telephone conversation on August 13, 2003, the applicant's representative conferred with Examiner Kazimi to discuss the cited reference and amendments in order to place the claims in proper condition for allowance.

Claims 5, 6, 21 and 22 were rejected under 35 U.S.C. § 112, second paragraph, for having certain informalities. Claims 5 and 21 have been amended to correct these informalities and Claim 6 and 22 have been cancelled. Therefore, withdrawal of the rejection is respectfully requested.

In the Office Action, Claims 1-7, 9-12, 14, 17-23, 25-28, 30, 35 and 36 were rejected under 35 U.S.C. § 102(e) over U.S. Patent No. 6,014,650 to Zampese.

Zampese discloses a secure purchase management method. The method establishes an account for the purchaser and an associated series of secret transaction codes 32-37. The series of secret codes 32-37 is provided to the purchaser by traditional mail or in person but never by automatic means such as the Internet (see col. 3, lines 41-

45). The secret codes 32-37 are generated by a random number generator (see col. 3, lines 49-51). The method uses a match between a secret code 32-37 and a corresponding code held with the account manager 22. After a match occurs and the transaction is approved, the sent secret code and corresponding code are both deleted (see col. 4, lines 25-28). In this way, Zampese insures that each transaction occurs with "a transaction code which has not been used before" (see Abstract; col. 4, lines 1-2; col. 4, lines 13-20). By this quoted phrase, Zampese clearly means that the series of secret codes 32-37 are used sequentially rather than over and over like the traditional PIN number described in the background. In the invention of Zampese, the random number generator certainly can output the same code a plurality of times. Nothing in Zampese contemplates addressing this concern of the random number generator producing replacement codes that have been used before let alone preventing it. Thus, the same secret code may be utilized more than once for the same purchaser in the invention of Zampese.

In contrast, amended Claim 1 recites a system including at least two parts or stations wherein a transaction or connection between any two or more of the parts or stations is conducted or established by means of an access code. The access code is available to an accessed part or station and requires an identical access code to be provided to an accessing part of station at the time of conducting the transaction or establishing the connection. The access code is also one of a plurality of sequential codes provided to the accessed part or station and available to the accessing part or station, wherein said access code can be infinitely refreshed. The access code is selected from said plurality of codes at the time of conducting the transaction or establishing the connection such that no two transactions are conducted or no two connections are

established with the same access code, and wherein if an identical access code is not provided, the accessed part or stations requests three more access codes from the plurality of sequential codes at the accessing part and requires an identical match with a subsequent three access codes at the accessed part in order to conduct the transaction or establish the connection. Consequently, the access codes are never the same even if, for example, a random number generator is used to produce the codes because numbers that may pop up more than once are barred from further usage. Moreover, as disclosed in the specification on page 13 at lines 16-24, a multiple strike verification method is employed. Zampese does not disclose or suggest such a structural configuration because Zampese allows the number generator to recycle secret codes as noted above, and Zampese merely uses a single code. Accordingly, Claim 1 and each of the remaining claims depending therefrom distinguish the subject invention from Zampese. Therefore, withdrawal of the rejection is respectfully requested.

Turning to independent Claim 17, a method including, *inter alia*, using codes to conduct transactions such that no two transactions are conducted with the same access code and the codes being infinitely reloaded. Zampese does not disclose or suggest such a step of never recycling codes. Accordingly, Claim 17 and each of the claims depending therefrom distinguish over Zampese. Therefore, withdrawal of the rejection is respectfully requested.

Turning to amended independent Claim 35, Zampese teaches that the purchaser must properly manually select the next available code and enter it during the transaction (see col. 3, lines 45-49). In contrast, amended Claim 35 recites a method of establishing a secure connection between a provider and a customer, including the steps of

providing a magnetic strip on a card for storing a first set of codes with the customer and providing a computer for storing a second set of codes with the provider, the second set of codes being identical to the first set of codes. The method also includes receiving a first code from the customer during establishing the secure connection, the first code being selected from the first set of codes without manual customer intervention, accessing a second code from the second set of codes and comparing the first code with the second code, wherein a perfect match is a successful verification. If a successful verification occurs, the method prevents further use of the first code by the customer by disabling the first code and the second code without manual customer intervention. Zampese does not disclose or suggest such a step of automatically selecting the code. Accordingly, Claim 35 and each of the remaining claims depending therefrom distinguish the subject invention from Zampese and withdrawal of the rejection is respectfully requested.

In the Office Action, Claims 8, 13, 15, 16, 24, 29, 31 and 32 were rejected under 35 U.S.C. § 103 (a) over U.S. Patent No. 6,014,650 to Zampese.

As noted above, Zampese discloses a method that requires manual selection of codes in the proper sequence by the user and utilizing a random number generator that would recycle codes albeit infrequently. There is nothing Zampese that discloses or suggests, in whole or in part, the device defined by the claims of the subject application.

In particular reference to Claim 1, there is nothing in Zampese which discloses or suggests, in whole or in part, a device that includes, *inter alia*, a system having an access code that can be infinitely refreshed. The access code being selected from a plurality of codes at the time of conducting the transaction or establishing the connection such that no two transactions are conducted or no two connections are

established with the same access code. Rather than never recycle codes, the random number generator of Zampese will resubmit codes for use more than once.

Accordingly, Claim 1 patentably distinguishes over the cited reference. Therefore, Claims 8, 13, 15 and 16, by virtue of their dependency upon Claim 1 of the subject application are not rendered obvious by the reference cited by the Examiner, and withdrawal of the rejection under 35 U.S.C. §103(a) is respectfully requested.

In reference to Claim 17, there is nothing in Zampese which discloses or suggests, in whole or in part, a method that includes, *inter alia*, using codes to conduct transactions such that no two transactions are conducted with the same access code. Zampese does not disclose or suggest such a step of never recycling codes because as noted above, Zampese recycles codes. Accordingly, Claim 17 patentably distinguishes over the cited reference. Therefore, Claims 24, 29, 31 and 32, by virtue of their dependency upon Claim 17 of the subject application are not rendered obvious by the reference cited by the Examiner, and withdrawal of the rejection under 35 U.S.C. §103(a) is respectfully requested.


Applicant has added new Claims 37-67 which are directed to additional patentable aspects of the subject invention. Applicant respectfully submits that new Claims 37-67 patentably distinguish over the art of record, and allowance of these claims is respectfully requested.

Any additional fees or overpayments due as a result of filing the present paper may be applied to Deposit Account No. 04-1105. It is respectfully submitted that all of the claims now remaining in this application are in condition for allowance, and such action is earnestly solicited.

If after reviewing this amendment, the Examiner believes that a telephone interview would facilitate the resolution of any remaining matters the undersigned attorney may be contacted at the number set forth herein below.

Respectfully submitted,

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